



Insurance and Real Estate Committee Hearing

In support of Bills 414, 415, 416

SB 414 AN ACT CONCERNING MENTAL HEALTH PARITY

**SB 415 AN ACT CONCERNING STEP THERAPY, ADVERSE DETERMINATION AND
UTILIZATION REVIEWS**

**SB 416 AN ACT PROMOTING COMPETITION IN CONTRACTS BETWEEN HEALTH CARRIERS
AND HEALTH CARE PROVIDERS**

Thursday, March 17th, 2022

Holly Hackett

Office Administrator

Keep the Promise Coalition

Good Morning Senator Lesser, Representative Wood, and distinguished members of the Insurance and Real Estate Committee.

My name is Holly Hackett, I am the Office Administrator at Keep the Promise Coalition and a registered voter in East Haven.

On a personal note I am an incorporating member of Medicare for All CT, a member of Mothers and Others for Justice(MOFJ), Co Chair of MOFJs HEALTH Committee (Helping Everyone Achieve Lifelong Trusted Healthcare), CARE's REACH Steering Committee (Community Alliance for Research and Engagement) (Racial and Ethnic Approaches for Community Health), and a Community Liaison from Yale School of Public Health's ENRICH Lab (Empower Neighborhoods and Relationships to Improve Community Health).

I am here to testify in support of **Bills 414, 415, 416** as described above.

SB 414 An Act Concerning Mental Health Parity KTP Supports this Bill

Please refer to Jordan Fairchild's, Thomas Burr's, Sheldon Toubman's, and Ellen Andrew's testimonies.

My personal point of view is a little different because I feel that it is due to the fact that the insurance companies do NOT want the State to realize they are NOT following the parity guidelines in Public Act 19-159, *An Act Concerning Mental Health and Substance Use Disorder Benefits*. The industry does not care about people, only their profits and continue to prove this. There are also very few repercussions, if any, for the insurance industry going against our laws.

SB 415 An Act Concerning Step Therapy, Adverse Determination and Utilization Reviews KTP Supports this Bill

Please refer to Jordan Fairchild's testimony as well. As a staff member at Keep the Promise Coalition we have heard all too often what happens when the insurance companies instead of a patient's doctor's orders. The repercussions of this cost the healthcare system a lot more than if the insurance company just paid for the medication that the patient's doctor ordered. The worst case scenario of a person losing their life due to this dangerous standard operating procedure and why, for money.

I have experienced this with my biologic medications. Due to my bleeding disorder there are many medications I can NOT take. If I had a less thorough doctor or I didn't understand my own conditions I could have bled to death if I took the medications the insurance company recommended and this has happened to me with MANY prescriptions. The cost of my Tremfya is \$12,679.00. The oral biologic costs \$12,585.34 for a 3-month supply. My total prescription drug cost for January 2022 was \$26,932.06 so I do have a lot of experience as a person fighting for medication that her doctor orders.

SB 416 An Act Promoting Competition in Contracts Between Health Carriers and Health Care Providers KTP Supports this Bill

Please refer to Ellen Andrews testimony on this bill regarding KTPs stance.

As I have been listening to the testimonies I've heard people talking about not understanding or not knowing how much things cost in CT. There is a reason for that, the industry AND the large health system monopolies do NOT want us to know, period. There is no transparency with the rates that each provider pays or the insurance charges because they don't want the consumer to know.

Thank you for the opportunity to submit this testimony.

Holly Hackett